

OverviewIn order to allow the citizens of Lamar County the capability of obtaining flood insurance and federal aid after disasters,the [Federal Emergency Management Agency \(FEMA\)](#) requires that governing

bodies participate in the

[National Flood Insurance Program \(NFIP\)](#)

. This program requires the adoption of a local ordinance to protect the flood plain, as well as requiring development within the jurisdiction to obtain a certification permit in order to construct within the jurisdiction. Lamar County participates in the NFIP.

Lamar County has a [Flood Damage Prevention Ordinance](#) in place and requires that a Flood Plain Permit be obtained in order to construct any structures which will have any utilities connected. This Ordinance applies to all areas of Lamar County outside of the corporate limits of any municipality. The municipalities have their own Ordinance and procedures which are similar.

Flood PermitsThe Flood Permit is your assurance that a determination has been made as to your property, or just that your structure will be inside, or outside of

[a special flood hazard area](#)

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Most banks require that a Flood Permit be obtained when you are obtaining financing through their bank. This is their way of assuring the creditors of the bank that they know what is being financed is or is not susceptible to flooding.

Insurance companies will need to see this document in order to help you determine your risk of flooding, and whether or not you should obtain flood insurance as well. Community Rating System Lamar County

in addition to participating in the NFIP also participates in the

[Community Rating System \(CRS\)](#)

, both being a part of FEMA, which provides a point rating system that allows for jurisdictions to work toward further reducing the insurance rates for the County.The rating shown below is as of May 1st, 2012 and provides upto a 10% discount on flood insurance standard premiums.

Lamar County's Rating Level

8

Community InformationIn this section citizens will find information regarding Lamar County's past flood events and current areas of concern. You will also be able to find helpful brochures on flood plain development and ways to mitigate flooding in your home or business.

[Citizens Guide To Flood Protection Measures](#)

[Managing Floodplain in A Zones](#)

[Flood Hazard Check Before You Buy](#)

[Service Providers Familiar with Floodplain](#)

[Flood Safety Brochure](#)

[Mandatory Flood Insurance](#)

[Repetitive Loss Project 2014](#)

[Flood History from 1998-2004](#)

[FIRM Information Worksheet](#)

Hazard Mitigation Plan The original Multi-Jurisdictional Hazard Mitigation Plan was drafted by this Hazard Mitigation Planning Council during a series of meetings held November 2004 through December 2005. It includes a detailed list of Hazard Identifications which includes flooding from both Mixon and Turtle Creek also known as Westover as the worst of problems.

The Plan reviews a variety of measures that can reduce the problems and/or protect people and property when flooding occurs. Measures reviewed include ditch improvements, retention/detention basins, culvert and storm sewer improvements, flood proofing, flood insurance, emergency response planning, public information, erosion and sediment controls, and building regulations. The plan recommended 22 action items to reduce or prevent any manmade or natural disasters. [Multi-Jurisdictional Hazard Mitigation Plan](#)

[2008 Progress Report](#)

[2009 Progress Report](#)

[2010 Progress Report](#)

[2012 Progress Report](#)

[2013 Multi-Jurisdictional Mitigation Plan Revision](#)

Flood Maps Lamar County officially has enacted the Flood Maps from [FEMA](#) with which to base insurance ratings, house elevations, and whether or not someone has the likely hood of flooding. Some parcels will be removed from the flood zone, however there will be parcels added to the flood zone area. The changes come at the directive of the [Federal Emergency Management Agency \(FEMA\)](#)

. The Maps which have been adopted by the Board of Supervisors this summer are available in digital format through the

[FEMA Map Service Center](#)

web page. The Map Service Center allows for a citizen to create their own personal flood map for their parcel and surrounding parcels by searching for it. If your parcel is now in the flood

zone you will be required under federal law to have flood insurance through

[FEMA](#)

and its commercial outlets in order to recovery any damages from rising waters. If you were removed your mortgage company may allow you to drop the coverage.

Lamar County wants to stress to every land owner in the County that it is important some times to have flood insurance even if not in flood plain if you are in area that is growing and developing quickly. As new subdivisions and developments are created sometimes the site is not completed before the structures area and therefore sometimes the drainage is not as good as it will be once the development is complete. Elevation is Required in PlacesAs with any location you may want to build your building, elevation or how high up you start the foundation is key to Flood Insurance being required and just how much it will cost. Of course as of right now the Federal Government does not mandate flood insurance for those outside of declared flood zones, although it is advised to obtain minimal insurance if you are able to. However if you decide to build within

[a special flood hazard area](#)

you will be required to meet minimal elevation standards of raising the lowest point of the house up to that point. Determining the actual height with which you must build up at the site will need to be determined by a licensed surveyor, or engineer.

Federal standards require those building a structure within a flood zone to obtain proper elevation to ensure the structures risk is minimized. One way of ensuring this is by requiring an elevation certificate to be provided prior to construction, and a final certificate upon completion of construction. The elevation certificates are required to be stamped with a surveyor or engineering stamp which lets the County and [FEMA](#) know that a surveyor or engineer has taken measurements to ensure that the structure is at the minimum proper elevation. Under Federal law these certificates are public record and Lamar County Planning Department retains a copy of all elevation certificate's which are submitted to our office for public viewing.

For more information:

Call (601) 794-1024 during normal business hours. (8 A.M. - 5 P.M. Monday - Friday)